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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

UNDERSTEIN

Atty. Ref.: 2802-34

Appl. No. To Be Assigned

TC/A.U. Not Yet Assigned

Filed: October 4, 2004

Examiner: Not Yet Assigned

For: MULTI-DEPOSITORY FINANCIAL TRANSACTIONS

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October 4, 2004

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

PRELIMINARY AMENDMENT

In order to place the above-identified application in better condition for examination,
please amend the application as follows:

Amendments to the Specification begin on page 2.

Remarks/Arguments begin on page 3.